

Frequently Asked Question (FAQ)

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Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** Will consumers have a 90-day grace period when making a payment to an issuer, even if they lose the Advanced Premium Tax Credit (APTC)?**Answer:** No— if an enrollee who is receiving APTC enters a three-month grace period for non-payment of premium and, during months one or two of the grace period, becomes ineligible for APTC, the remaining length of the grace period is governed by state rules. For example, if an enrollee becomes ineligible for APTC during month two of the three-month grace period, and the termination of APTC takes effect on the first day of the third month of the grace period, the remaining grace period would be governed by state rules. If the same situation occurred during the third month of the APTC grace period, the APTC termination would take effect on the day after the APTC grace period expires and would not give rise to an additional state-rules grace period.
